

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 16-28615-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carmen Saro  
597 Harristown Road  
Glen Rock, NJ 07452

Social Security No.:  
xxx-xx-4920

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 31, 2017.

On 10/12/18 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: November 15, 2018  
Time: 10:00 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 15, 2018  
JAN: lc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carmen Saro  
 Debtor

Case No. 16-28615-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 1  
 Total Noticed: 9

Date Rcvd: Oct 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2018.

db +Carmen Saro, 597 Harristown Road, Glen Rock, NJ 07452-2313  
 516420083 +Bank of America Home Loans, POB 31785, Tampa, FL 33631-3785  
 516420084 +Ralph Saro, 597 Harristown Road, Glen Rock, NJ 07452-2313  
 516420085 +The Bank of New York Mellon, Koury Tighe Lapres Bisulca & Sommers,  
 1423 Tilton Road, Suite 9, Northfield, NJ 08225-1857

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 15 2018 23:50:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 15 2018 23:50:21 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516638060 E-mail/Text: bankruptcy.bnc@ditech.com Oct 15 2018 23:50:05 THE BANK OF NEW YORK MELLON,  
 c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

517079977 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 15 2018 23:50:46  
 THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,  
 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837

517079978 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 15 2018 23:50:46  
 THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,  
 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146, THE BANK OF NEW YORK MELLON,  
 c/o Bayview Loan Servicing, LLC 33146-1837

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 17, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
 AS TRUSTEE (CWMB 2007-17) cwohlab@logs.com, njbankruptcynotifications@logs.com  
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
 AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMB INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17,  
 MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Jenelle C Arnold on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
 AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMB INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17,  
 MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- bkecfinbox@aldridgepite.com,  
 jarnold@ecf.courtdrive.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Ronald I. LeVine on behalf of Debtor Carmen Saro ronlevinelawfirm@gmail.com,  
 irr72645@notify.bestcase.com

TOTAL: 5